

Fill in this information to identify the case:

Debtor 1 Sharonn E. Thomas

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania (Philadelphia)

Case number 18-17430

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor:
JPMorgan Chase Bank, National Association

Court claim no. (if known): _____

Date of payment change:

Must be at least 21 days after date
of this notice

01/01/2019

New total payment:

Principal, interest, and escrow, if any

\$ 362.00

Last 4 digits of any number you use to
identify the debtor's account:

3 1 0 6**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: 5.60300%New interest rate: 5.60300%Current principal and interest payment: \$ 252.95New principal and interest payment: \$ 271.92**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.
- ☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Shamyria Minor Date 11/27/2018
Signature

Print: Shamyria Minor Vice President
First Name Middle Name Last Name Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail
Number Street
700 Kansas Lane, Mail Code LA4-5555
Address 2
Monroe LA 71203
City State ZIP Code

Contact phone 866-243-5851 PCN_Escalations@restricted.chase.com
Email

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 18-17430

Judge: Eric L. Frank

In re:

Sharonn E. Thomas

Debtor(s).

CERTIFICATE OF SERVICE

I hereby certify that this Notice, including all attachments, is being served on or before November 28, 2018 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor:

By U.S. Postal Service First Class Mail Postage Prepaid

Sharonn E. Thomas
856 North 29th St.

Philadelphia PA 19130

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Debtor's Attorney:

By U.S. Postal Service First Class Mail Postage Prepaid

JOSHUA LOUIS THOMAS
Joshua L. Thomas & Associates
PO Box 415

Pocopson PA 19366

By U.S. Postal Service First Class Mail Postage Prepaid

N/A

Trustee:

By U.S. Postal Service First Class Mail Postage Prepaid

WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229

Philadelphia PA 19105

/s/Shamyria Minor

Vice President

JPMorgan Chase Bank, N.A.

P.O. Box 183232
Columbus, OH 43218-3232

03850 ARM Z 32418 C -
SHARONN THOMAS
49 GRAYPEBBLE CIR
SICKLERVILLE NJ 08081-1665

Information about your bankruptcy filing

To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account" means that you are required to repay a debt that has been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

11/17/18

Dear SHARONN THOMAS:

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

Loan Number XXXXXX3106

Changes to Your Mortgage Interest Rate on 12/01/18 and Payment on 01/01/19.

Under the terms of your Adjustable-Rate Mortgage, you had a 1 month(s) period during which your interest rate stayed the same. That period ended and your interest rate may change every 1 month(s) for the rest of your loan term. The payment due on 01/01/19 will be the first payment at the new amount.

	Current Rate and Monthly Payment	New Payment Rate and Monthly Payment
Interest Rate	5.60300%	5.60300%
Principal	\$81.95	\$101.30*
Interest	\$171.00	\$170.62*
Escrow (Taxes and Insurance)	\$90.08	\$90.08 (Estimate)
Other Amount(s)	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total Monthly Payment	\$343.03	\$362.00 (due 01/01/19)

* The amount of your new monthly payment going to principal and interest is estimated based on your current interest rate.

Interest Rate: We calculate your interest rate by taking a published index rate and adding a certain number of percentage points, called the margin. Under your loan agreement, your index rate is based on the MONTHLY AVERAGE OF 1 YEAR US TREASURY SECURITIES and your margin is 3.55000%. The MONTHLY AVERAGE OF 1 YEAR US TREASURY SECURITIES is published every 1 month(s) in the following source: WWW.FEDERALRESERVE.GOV.

The interest rate that your payment is based on used the index value of 2.05300% published on 10/01/18. Your final

interest rate may have been rounded per the terms of your Note.

The index rate is determined by taking the average of the last 12 index values.

Rate Limit: Your rate cannot go higher than 10.90000% over the life of the loan.

Rate Limit: Your rate cannot go lower than 3.55000% over the life of the loan.

Payment Limit: Your payment cannot go higher than 7.50000% over the previous payment amount.

Payment Limit: Your payment cannot go lower than 7.50000% over the previous payment amount.

These limitations are called the "Payment Caps." These payment caps only apply to the principal and interest portions of your payment and do not apply to any escrow payments.

Interest Rate and New Monthly Payment The table above shows the amounts of your interest rate and new monthly payment based on the assumption that all loan payments are current at the time of adjustment. Your new payment is based on the MONTHLY AVERAGE OF 1 YEAR US TREASURY SECURITIES index, your margin, your loan balance of \$36,541.01, and your remaining loan term of 208 months.

Warning about Increase in Your Loan Balance Your new payment may cover only part of the interest and no principal. Therefore, the unpaid interest may add to the balance of the loan. In order to fully pay off your loan by the end of the loan term at the new interest rate, you would have to pay \$274.96 per month (The figure calculated is based on a Principal & Interest amount and does not include any escrow and/or other amounts you have agreed to pay).

Under the terms of your Adjustable-Rate Mortgage your loan will never negatively amortize to an amount exceeding 125% of the original loan balance.

Next Scheduled Loan Changes Your next scheduled payment review date is 11/17/19. Any new payment amount will be due for the first time on 01/01/20. The interest rate on your mortgage loan is scheduled for adjustment monthly.

Since your last adjustment notice, the interest rate on your mortgage loan has been adjusted on the following dates:

REFLECTED IN PAYMENT DUE ON	INTEREST RATE	INDEX RATE USED
12/01/18	5.60300%	2.05300%
11/01/18	5.49600%	1.94600%
10/01/18	5.39400%	1.84400%
09/01/18	5.29700%	1.74700%
08/01/18	5.20300%	1.65300%
07/01/18	5.10700%	1.55700%
06/01/18	5.01400%	1.46400%
05/01/18	4.92700%	1.37700%
04/01/18	4.83200%	1.28200%
03/01/18	4.75100%	1.20100%
02/01/18	4.68200%	1.13200%
01/01/18	4.61300%	1.06300%

If you have questions, please call us at one of the numbers below. We appreciate your business.

Sincerely,

Chase
1-800-848-9136
1-800-582-0542 TTY
www.chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-855-280-4198.

You can send us a Notice of Error, Information Request or Qualified Written Request as part of the Real Estate Settlement Procedures Act to ask for information or to dispute errors about the servicing of your mortgage loan. To do so, send us a separate letter that describes the issue and include any supporting documents. Please mail it to our exclusive address for the receipt and handling of these requests:

Chase
P.O. Box 183166
Columbus, OH 43218-3232

